# Housing Conditions of Persons with Disabilities

## INTRODUCTION

Some 3.8 million Canadians, or nearly 14% of the population aged 15 or older, reported having a disability[1] in 2012; their likelihood of being in core housing need was more than 60% higher than that of persons without disabilities. This Research Insight examines the housing conditions of persons with disabilities using data from the 2012 Canadian Survey on Disability (CSD)[2].

## FINDINGS

- In 2012, 549,500 persons with disabilities (or 15.3%) were living in households in core housing need compared to 2,082,700 persons without disabilities (or 9.2%) (see figure 1). Prince Edward Island had the lowest incidence of core housing need for persons with disabilities (11.0%); Nunavut had the highest (41.9%).
- The incidence of core housing need for persons with disabilities living in owner households (7.5%) was much lower than for those living in renter households (34.2%). A similar pattern was true for persons without disabilities, but the difference in the incidences was less pronounced (5.2% and 21.9% respectively).
- Of persons with disabilities living in subsidized housing, 42.3% were in core housing need compared to 34.1% of persons without disabilities living in the same type of housing. Notable provincial differences in incidences of core housing need in various tenure existed (see figure 2).
- Disabilities related to pain, flexibility and mobility were the most common; this was true regardless of the core housing need status. For all types of disabilities except hearing, the prevalence of a particular disability type was higher among persons living in core housing need than those not in core housing need (see figure 3).
- Thirty per cent of persons with disabilities in households in core housing need were classified as having a very severe disability; another 26.9% were classified as having a severe disability. The incidence of having a very severe and a severe disability was lower among persons not in core housing need (24.7% and 21.9%, respectively).
- Persons with disabilities aged from 35 to 44 had the highest incidence of living in households in core housing need (26.6%) followed by an incidence of 19.0% for persons with disabilities aged from 15 to 24. This compared to 9.6% and 11.7% for persons without disabilities of the same age groups respectively. The lowest incidence of living in core housing need (10.8%) was seen among persons with disabilities who were 65 to 74 years old. Differences in the incidence of core housing need among persons with and without disabilities in various age groups were more pronounced among renters than owners (see figure 4).
- Women with a disability had a higher likelihood of living in a household in core housing need than men with a disability. Some 16.9% of females with disabilities lived in households in core housing need compared to 13.2% of males with disabilities. A similar pattern was true for females without disabilities (10.5% and 8.0% respectively).
- Persons with disabilities living in female lone-parent households experienced a higher incidence of core housing need (34.7%) than those in any other type of living arrangement. For persons without disabilities in female lone-parent households the incidence of core housing need was 26.4% (see figure 5).

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[1] Persons are considered to have a disability if they report a difficulty or impairment due to a long-term condition or health problem and they report that they are limited in their daily activities as a result of their condition. For further details, see Statistics Canada's publication "Canadian Survey on Disability, 2012: Concepts and Methods Guide."

[2] The survey population comprised all Canadians aged 15 or older as of May 10, 2011, who were living in private dwellings in the ten provinces and three territories. Persons living on a First Nation Indian reserve, as well as those living in collective dwellings were not included in the survey. Findings presented in this Research Insight are based on the population living in households assessed for core housing need.

**Persons with disabilities are more likely to live in households in core housing need than persons without disabilities.**

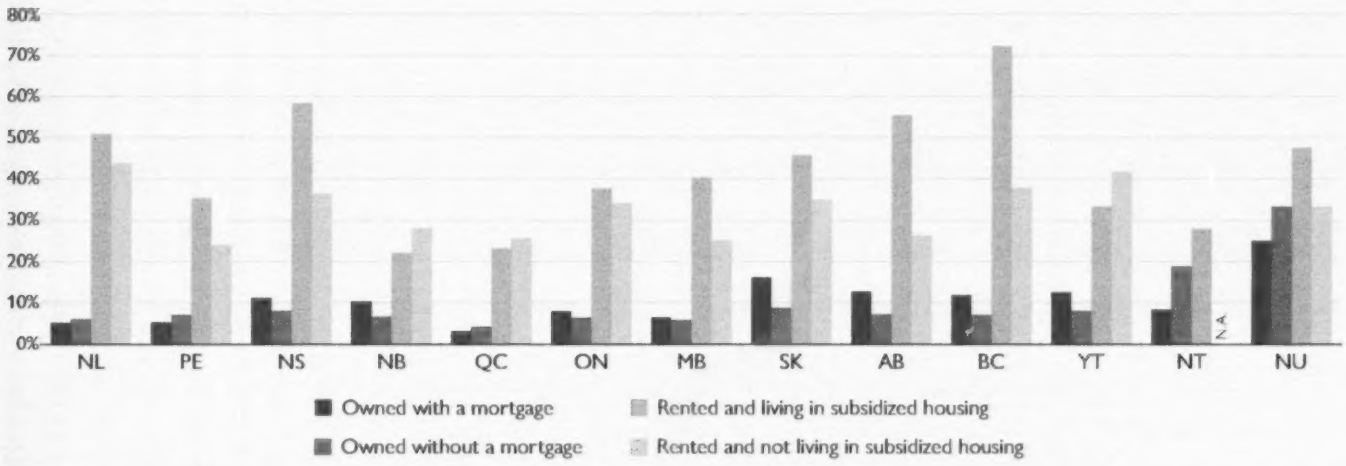
Figure 1: Number and percentage of persons living in households in core housing need, by disability status and province and territory, 2012

| | Persons With Disabilities | | Persons Without Disabilities | |
|---|---|---|---|---|
| | # | % | # | % |
| Canada | 549,500 | 15.3% | 2,082,700 | 9.2% |
| Newfoundland and Labrador | 8,400 | 14.4% | 23,400 | 6.6% |
| Prince Edward Island | 2,000 | 11.0% | 5,600 | 5.9% |
| Nova Scotia | 24,900 | 17.9% | 46,250 | 7.7% |
| New Brunswick | 12,100 | 12.5% | 29,800 | 6.1% |
| Quebec | 73,600 | 12.3% | 428,700 | 7.7% |
| Ontario | 239,250 | 15.2% | 900,600 | 10.4% |
| Manitoba | 17,400 | 12.5% | 55,950 | 7.6% |
| Saskatchewan | 19,850 | 18.2% | 51,800 | 8.7% |
| Alberta | 51,450 | 14.8% | 183,800 | 7.6% |
| British Columbia | 98,750 | 19.3% | 341,550 | 11.5% |
| Yukon | 700 | 18.4% | 2,450 | 10.7% |
| Northwest Territories | 450 | 17.3% | 4,000 | 13.4% |
| Nunavut | 650 | 41.9% | 8,700 | 41.9% |

Source: CMHC (CSD-based housing indicators and data)

**Significant differences in the incidence of persons with disabilities living in core housing need exist across provinces and territories.**

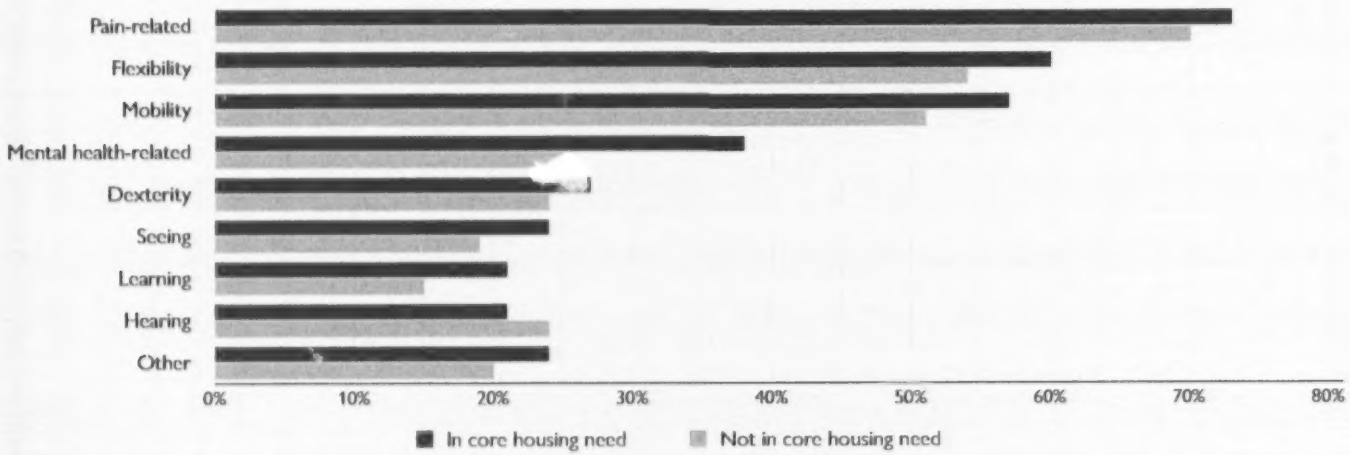
Figure 2: Percentage of persons with disabilities living in households in core housing need, by tenure and province and territory, 2012




Note: n.a. – "not available" due to disclosure control suppression.
Source: CMHC (CSD-based housing indicators and data)

**Disabilities related to pain, flexibility and mobility are the most common regardless of the core housing need status of the person's household.**

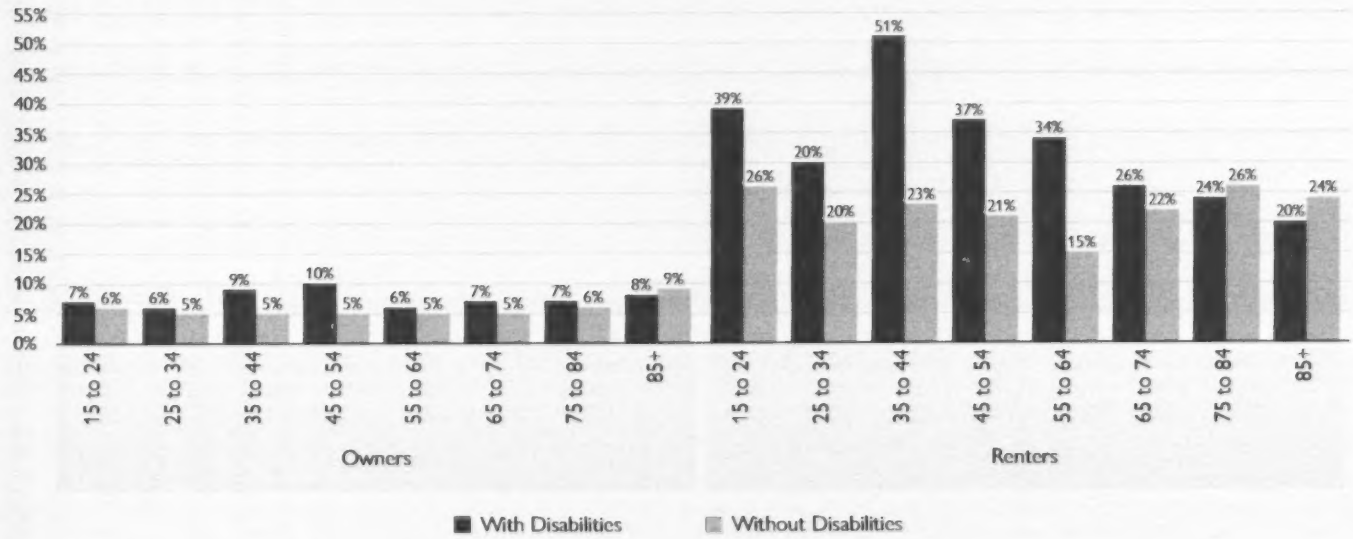
Figure 3: Percentage of persons with disability, by type of disability and core housing need status, Canada, 2012




Source: CMHC (CSD-based housing indicators and data)

**Persons with disabilities aged 35 to 55 are more than twice as likely to live in households in core housing need than persons without disabilities in the same age group.**

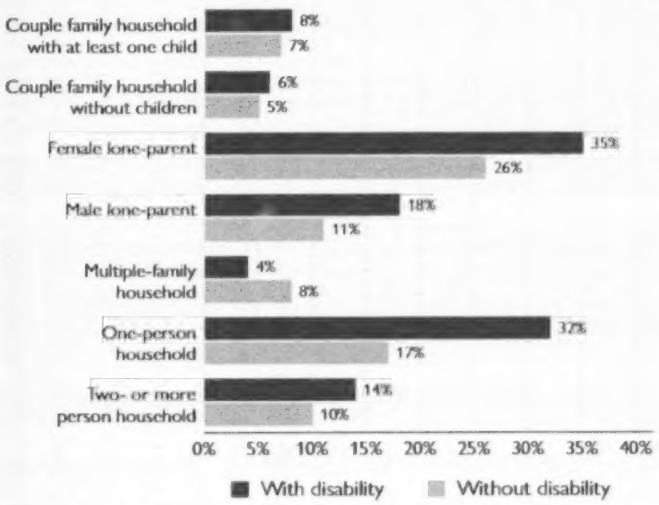
Figure 4: Percentage of persons living in households in core housing need, by disability status, tenure and age, Canada, 2012




Source: CMHC (CSD-based housing indicators and data)

**Persons with disabilities in all but one types of household living arrangements have higher incidence of core housing need than persons without disabilities.**

Figure 5: Percentage of persons living in households in core housing need, by disability status and household type, Canada, 2012




Source: CMHC (CSD-based housing indicators and data)

## KEY TERMS

A household is in **core housing need** if its housing is below one or more of the adequacy, suitability and affordability standards, and it would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

**Adequate** housing does not require any major repairs, according to residents.

**Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.

**Affordable** housing costs less than 30% of before-tax household income.

**Households assessed for core housing need** comprise private, non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

## FURTHER READING

The Geography of *Core Housing Need* in 2011:
ftp://ftp.cmhc-schl.gc.ca/chic-ccdh/RHSE-PenRSE/68180.pdf

Investment in Affordable Housing information:
https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada

Social housing information: https://www.cmhc-schl.gc.ca/en/about-cmhc/social-housing-information/social-housing-programs

A Profile of Persons with Disabilities among Canadians Aged 15 years or Older, 2012:
http://www.statcan.gc.ca/pub/89-654-x/89-654-x2015001-eng.htm

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# ALTERNATIVE TEXT AND DATA FOR FIGURES

**Figure 2: Percentage of persons with disabilities living in households in core housing need, by tenure and province and territory, 2012**

| Region | With disabilities | | | |
|---|---|---|---|---|
| | Owned with a mortgage | Owned without a mortgage | Rented and living in subsidized housing | Rented and not living in subsidized housing |
| NL | 5.1% | 6.1% | 50.9% | 43.8% |
| PE | 5.2% | 7.1% | 35.3% | 24.0% |
| NS | 11.1% | 8.1% | 58.4% | 36.5% |
| NB | 10.2% | 6.6% | 22.1% | 28.0% |
| QC | 3.1% | 4.2% | 23.1% | 25.7% |
| ON | 7.9% | 6.4% | 37.7% | 34.2% |
| MB | 6.4% | 5.8% | 40.4% | 25.1% |
| SK | 16.1% | 8.7% | 45.8% | 34.9% |
| AB | 12.6% | 7.2% | 55.5% | 26.2% |
| BC | 11.8% | 7.1% | 72.2% | 37.8% |
| YT | 12.5% | 8.0% | 33.3% | 41.7% |
| NT | 8.3% | 18.8% | 27.8% | n.a.* |
| NU | 25.0% | 33.3% | 47.6% | 33.3% |

*Note: n.a. – "not available" due to disclosure control suppression.
Source: CMHC (CSD-based housing indicators and data)

**Figure 3: Percentage of persons with disability, by type of disability and core housing need status, Canada, 2012**

| Type of disability | In core housing need | Not in core housing need |
|---|---|---|
| Pain-related | 73% | 70% |
| Flexibility | 60% | 54% |
| Mobility | 57% | 51% |
| Mental health-related | 38% | 25% |
| Dexterity | 27% | 24% |
| Seeing | 24% | 19% |
| Learning | 21% | 15% |
| Hearing | 21% | 24% |
| Other | 24% | 20% |

Source: CMHC (CSD-based housing indicators and data)

**Figure 4: Percentage of persons living in households in core housing need, by disability status, tenure and age, Canada, 2012**

| Tenure | Age | With disability | Without disability |
|---|---|---|---|
| Owners | 15 to 24 | 7% | 6% |
| | 25 to 34 | 6% | 5% |
| | 35 to 44 | 9% | 5% |
| | 45 to 54 | 10% | 5% |
| | 55 to 64 | 6% | 5% |
| | 65 to 74 | 7% | 5% |
| | 75 to 84 | 7% | 6% |
| | 85+ | 8% | 9% |
| Renters | 15 to 24 | 39% | 26% |
| | 25 to 34 | 30% | 20% |
| | 35 to 44 | 51% | 23% |
| | 45 to 54 | 37% | 21% |
| | 55 to 64 | 34% | 15% |
| | 65 to 74 | 26% | 22% |
| | 75 to 84 | 24% | 26% |
| | 85+ | 20% | 24% |

Source: CMHC (CSD-based housing indicators and data)

**Figure 5: Percentage of persons living in households in core housing need, by disability status and household type, Canada, 2012**

| Type of household | With disability | Without disability |
|---|---|---|
| Couple family household with at least one child | 8% | 7% |
| Couple family household without children | 6% | 5% |
| Female lone parent | 35% | 26% |
| Male lone parent | 18% | 11% |
| Multiple family household | 4% | 8% |
| One person household | 32% | 17% |
| Two or more person household | 14% | 10% |

Source: CMHC (CSD-based housing indicators and data)